

**Information to identify the case:**

Debtor 1	<u>Delson Antonio De Jesus</u>	Social Security number or ITIN	xxx-xx-5911
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-22603-SLM			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Delson Antonio De Jesus

2/19/21

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Delson Antonio De Jesus  
Debtor

Case No. 18-22603-SLM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 19, 2021

User: admin  
Form ID: 318

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Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2021:

Recip ID	Recipient Name and Address
db	+ Delson Antonio De Jesus, 15 East 3rd Street, Clifton, NJ 07011-1610
aty	+ Forman Holt, 66 route 17 North, First Fl, Paramus, NJ 07652-2672
cr	+ Lakeview Loan Servicing, LLC., RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	++ VISIONS FEDERAL CREDIT UNION, ATTN BANKRUPTCY, 24 MCKINLEY AVE, ENDICOTT NY 13760-5491 address filed with court:, Visions Federal Credit Union, 24 McKinley Avenue, Endicott, NY 13760
517606081	+ Amex Department Stores, PO Box 8218, Mason, OH 45040-8218
517606084	+ Firstmark/Citizens, 121 South 13th Street, Lincoln, NE 68508-1904
517606086	+ Lending Club Corporation, 21 Stevenson, Suite 300, San Francisco, CA 94105-2706
517606087	+ Loancare, PO Box 8068, Virginia Beach, VA 23450-8068
517606088	+ Loancare Servicing Center, 3637 Sentara Way, Suite 303, Virginia Beach, VA 23452-4262
517606089	+ Loandepot.com, PO Box 77404, Trenton, NJ 08628-6404
517606090	North Jersey FCU, 711 Totowa Boulevard, Totowa, NJ 07512
517606092	The Home Depot/CBNA, PO Box 5497, Sioux Falls, SD 57117
517606094	++ VISIONS FEDERAL CREDIT UNION, ATTN BANKRUPTCY, 24 MCKINLEY AVE, ENDICOTT NY 13760-5491 address filed with court:, Visions FCU, 24 McKinley Avenue, Endicott, NY 13760
517983601	+ Visions Federal Credit Union, Jeffrey A Lester Esq. Braverman & Lester, 374 Main Street, Hackensack NJ 07601-5805
517606095	+ WF/Bobs Discount, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 19 2021 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 19 2021 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: membersolutions@visionsfcu.org	Feb 19 2021 20:56:00	Visions Federal Credit Union, 24 McKinley Avenue, Endicott, NY 13760
cr	EDI: WFFC.COM	Feb 20 2021 01:33:00	WELLS FARGO BANK, N.A., PO BOX 10438, Des Moines, IA 50306-0438
517606079	+ EDI: BMW.COM	Feb 20 2021 01:33:00	Alphera Financial Service, PO Box 3608, Dublin, OH 43016-0306
517606080	+ EDI: AMEREXPR.COM	Feb 20 2021 01:33:00	American Express, PO Box 981537, El Paso, TX 79998-1537
517960204	EDI: BECKLEE.COM	Feb 20 2021 01:33:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517970665	EDI: BMW.COM	Feb 20 2021 01:33:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin OH 43016, OH 43016
517619532	+ EDI: AISACG.COM	Feb 20 2021 01:33:00	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

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518026142	EDI: BL-BECKET.COM	Feb 20 2021 01:33:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517606083	Email/Text: bankruptcy@dcu.org	Feb 19 2021 20:59:00	Digital Federal Credit Union, 220 Donald Lynch Boulevard, Marlborough, MA 01752
518156679	EDI: Q3G.COM	Feb 20 2021 01:33:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517606082	+ EDI: NAVIENTFKASMDOE.COM	Feb 20 2021 01:33:00	Department of Ed/Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5360
517606085	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 19 2021 20:56:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
517606086	+ EDI: LENDNGCLUB	Feb 20 2021 01:33:00	Lending Club Corporation, 21 Stevenson, Suite 300, San Francisco, CA 94105-2706
518024639	EDI: NAVIENTFKASMSERV.COM	Feb 20 2021 01:33:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517967324	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 19 2021 23:00:47	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
517606091	+ Email/Text: bankruptcy@prosper.com	Feb 19 2021 20:58:00	Prosper Marketplace, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
518157659	+ Email/Text: bncmail@w-legal.com	Feb 19 2021 20:58:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517606093	EDI: TFSR.COM	Feb 20 2021 01:33:00	Toyota Motor Credit Corp, 5005 N. River Boulevard NE, Cedar Rapids, IA 52411
518305608	EDI: BL-TOYOTA.COM	Feb 20 2021 01:33:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517606094	Email/Text: membersolutions@visionsfcu.org	Feb 19 2021 20:56:00	Visions FCU, 24 McKinley Avenue, Endicott, NY 13760

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 21, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2021 at the address(es) listed

District/off: 0312-2  
Date Rcvd: Feb 19, 2021

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**below:**

Name	Email Address
Benjamin A. Stanziale, Jr.	on behalf of Trustee Benjamin A. Stanziale Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr.	trustee@stanzialelaw.com nj45@ecfcbis.com
David L. Stevens	on behalf of Defendant Delson Antonio DeJesus dstevens@scura.com ecfbkfilings@scuramealey.com;lhague@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com
David L. Stevens	on behalf of Debtor Delson Antonio De Jesus dstevens@scura.com ecfbkfilings@scuramealey.com;lhague@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Franklin S. Montero	on behalf of Debtor Delson Antonio De Jesus montero@fmonterolaw.com thrasher.k@fmonterolaw.com,crisostomo.y@fmonterolaw.com,monterofr95137@notify.bestcase.com
Jay L. Lubetkin	on behalf of Mediator Jay L. Lubetkin jlubetkin@rltlawfirm.com rgaydos@rltlawfirm.com
Jeffrey A. Lester	on behalf of Creditor Visions Federal Credit Union jlester@bllaw.com
Jeffrey A. Lester	on behalf of Creditor North Jersey Federal Credit Union jlester@bllaw.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kim R. Lynch	on behalf of Trustee Benjamin A. Stanziale Jr. klynch@formanlaw.com, kanema@formanlaw.com
Kim R. Lynch	on behalf of Plaintiff Benjamin A. Stanziale Jr. klynch@formanlaw.com, kanema@formanlaw.com
Shauna M Deluca	on behalf of Creditor Lakeview Loan Servicing LLC. sdeluca@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14